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Farm Credit Services of Mid-America Selects ProfitStars for ALM Reporting

- ProfitStars enables \$18 billion agricultural lending cooperative to analyze interest rate risk and make better loan pricing decisions -

MONETT, Mo., July 10, 2012 /PRNewswire/ -- [Jack Henry & Associates, Inc.](#) (NASDAQ: JKHY) is a leading provider of technology solutions and payment processing services primarily for the financial services industry. Its [ProfitStars®](#) division today announced that Farm Credit Services of Mid-America selected its [PROFITstar® ALM Reporting Service](#).

[Farm Credit Services of Mid-America](#) is an \$18 billion agricultural lending cooperative serving more than 95,000 farmers, agribusinesses, and rural residents with various farm loans or other ag-related financing options. It is part of the \$73 billion [AgriBank, FCB](#), one of the largest banks within the Farm Credit System.

ProfitStars' ALM reporting service is an outsourced asset/liability management and financial reporting solution that helps financial institutions manage current and projected interest rate and liquidity risk, allowing management to spend more time implementing strategies and less time on analytics. ProfitStars' independent review and analysis is widely accepted by auditors and regulatory examiners.

Agricultural lending is growing, as shown in the American Bankers Association's annual [Farm Bank Performance Report](#), with farm and ranch lending reaching \$3.8 billion in 2011, up 5.6 percent from the year prior. As a result, Farm Credit Services of Mid-America wanted to more precisely measure interest rate risk amidst its own growing number of assets.

Mark Hancock, vice president of finance and treasurer of Farm Credit Services of Mid-America, said, "With our growth in recent years, we needed a more granular, loan-level type analysis. ProfitStars' ALM reporting provides us with the tools to make more strategic loan pricing decisions."

According to David Foss, president of ProfitStars, "Farm credit banks are rapidly expanding their businesses and they need insight into their portfolios' condition and performance to manage that growth in a healthy manner. Farm Credit Services of Mid-America is able to leverage our ALM reporting service to understand various portfolio segments in a way that actually drives how it is evaluating the risk and pricing of products."

This is the fourth of five farm credit banks to do business with ProfitStars. The Farm Credit System is a federally chartered network of borrower-owned lending institutions and related organizations exclusively supporting agricultural and lending communities. It provides more than \$174 billion in loans to farmers, ranchers, agribusiness, and rural utilities as well as more than one-third of the credit used by those living and working in rural America.

About Farm Credit Services of Mid-America

Farm Credit Services of Mid-America is an \$18 billion [agriculture lending cooperative](#) serving more than 95,000 farmers, agribusinesses, and rural residents throughout Kentucky, Ohio, Indiana, and Tennessee. Loans are available for [farm real estate financing](#), [operating loans](#), and [equipment and livestock loans](#). As a lender serving rural America, it also offers [crop insurance](#) and a full line up of [leasing options](#). It also offers financing for people who want to [live in the country](#), whether it's for [purchasing a home](#) or [purchasing land](#) to [build a home](#) later.

About AgriBank

AgriBank, FCB is one of the largest banks within the national Farm Credit System, with over \$73 billion in total assets. As agriculture's borrower-owned financial leader, AgriBank complements the market-facing focus of affiliated associations to serve rural America in a district that stretches from Ohio to Wyoming and from Minnesota to Arkansas, representing nearly 40 percent of farmland and over 54 percent of cropland in the United States. The affiliated Associations and AgriBank are collaborating in successfully shaping the future of agriculture. For more information about AgriBank, including its annual and quarterly reports, visit the Bank's website at www.agribank.com.

About ProfitStars

As a diverse, global division of Jack Henry & Associates, ProfitStars combines JHA's solid technology background with the latest breakthroughs in four performance-boosting solution groups — **Financial Performance, Imaging and Payments Processing, Information Security and Risk Management**, and **Retail Delivery**. Explore the power of ProfitStars-enhanced performance at www.profitstars.com.

About Jack Henry & Associates, Inc.

Jack Henry & Associates, Inc. (NASDAQ: JKHY) is a leading provider of technology solutions and payment processing services primarily for financial services organizations. Its solutions serve more than 11,900 customers nationwide, and are marketed and supported through four primary brands. **Jack Henry Banking**[™] supports banks ranging from de novo to mid-tier institutions with information processing solutions. **Symitar**[™] is the leading provider of information processing solutions for credit unions of all sizes. **ProfitStars** provides highly specialized products and services that enable financial institutions of every asset size and charter, and diverse corporate entities to mitigate and control risks, optimize revenue and growth opportunities, and contain costs. **iPay Technologies**[™] operates as a leading electronic bill pay provider supporting banks and credit unions with turnkey, highly configurable retail and small business electronic payment platforms. Additional information is available at www.jackhenry.com.

Statements made in this news release that are not historical facts are forward-looking information. Actual results may differ materially from those projected in any forward-looking information. Specifically, there are a number of important factors that could cause actual results to differ materially from those anticipated by any forward-looking information. Additional information on these and other factors, which could affect the Company's financial results, are included in its Securities and Exchange Commission (SEC) filings on Form 10-K, and potential investors should review these statements. Finally, there may be other factors not mentioned above or included in the Company's SEC filings that may cause actual results to differ materially from any forward-looking information.

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